AMENDMENT TRANSMITTAL LETTER

	Docket No.
	37202/028001; 990090

Application No.	Filing Date	Examiner	Art Unit
09/487,233-Conf. #2923	January 19, 2000	H. T. Dass	3692

Applicant(s): Scott D. Cook et al.

Invention: CONSUMER-DIRECTED FINANCIAL TRANSFERS USING AUTOMATED CLEARINGHOUSE NETWORKS

TO THE COMMISSIONER FOR PATENTS

Transmitted herewith is an amendment in the above-identified application.

The fee has been calculated and is transmitted as shown below.

CLAIMS AS AMENDED

	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	
Total Claims	19	- 101 =	0	x 50.00	0.00
Independent Claims	2	- 16 =	0	x 210.00	0.00
Multiple Dependent Claims (check if applicable)		☐			
Other fee (please specify):					
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:					0.00

[x] Large Entity ☐ Small Entity

[x] No additional fee is required for this amendment.

☐ Please charge Deposit Account No. _____ in the amount of $ _____ .
A duplicate copy of this sheet is enclosed.

☐ A check in the amount of $ _____ to cover the filing fee is enclosed.

☐ Payment by credit card. Form PTO-2038 is attached.

[x] The Director is hereby authorized to charge and credit Deposit Account No. __50-0591__
as described below. A duplicate copy of this sheet is enclosed.

    [x] Credit any overpayment.

    [x] Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.

/Robert P. Lord/   Dated: __January 24, 2008__
Robert P. Lord
Attorney/Agent Reg. No.: 46,479

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Scott D. Cook et al.

Confirmation No.: 2923

Application No.: 09/487,233

Art Unit: 3692

Filed: January 19, 2000

Examiner: H. T. Dass

For: CONSUMER-DIRECTED FINANCIAL
 TRANSFERS USING AUTOMATED
 CLEARINGHOUSE NETWORKS

REPLY UNDER 37 CFR §1.116

MS AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Final Office Action dated November 30, 2007, please reconsider this application in view of the following.